

# **EXHIBIT A**



P. O. Box 3025  
New Albany, OH 43054-3025

May 10, 2018

Discover® Card Account ending in: 1691  
Balance: \$3,543.62  
Client: Michael Whitekettle

Dear Sir or Madam:

This letter is to confirm our agreement for Discover Card to accept a settlement in the amount of \$1,772.00. Payments to be set up via telephone checks or overnight mail as follows:

- \$ 25.00 (2) payments due on May 30, 2018 through June 30, 2018
- \$ 50.00 (2) payments due on July 30, 2018 through August 30, 2018
- \$ 175.00 (7) payments due on September 30, 2018 through March 30, 2019
- \$ 397.00 due on April 30, 2019

Once payments totaling \$1,772.00 clear your bank account, we will consider the account settled for less than the full balance.

The failure to meet any agreed upon payment that is part of this settlement by the payment due date will terminate the settlement agreement and will result in the entire remaining account balance becoming due immediately.

Settling a debt for less than the balance owed may have tax consequences and Discover may file a 1099C form. We cannot provide you with tax advice. If you have any questions, Discover encourages you to consult a tax advisor of your choosing.

Remit overnight payment to: Discover Card  
Attn: Lockbox Operations /6103  
2012 Corporate Lane, Suite 108  
Naperville, IL 60563

If you have further questions, please contact our office at 1-866-267-0739 between the hours of 8:00am and 5:00pm EST Monday through Friday.

Sincerely,

A handwritten signature in black ink, appearing to read "C. Benham".

Handwritten initials "JMC" in black ink.

C. Benham  
Sr. Account Manager  
Discover Card